

STATE OF NEW HAMPSHIRE
2014-RRG-308
REQUEST FOR PROPOSALS – ANALYSIS OF CONSUMER NEEDS AND
INTERESTS

INTRODUCTION

The New Hampshire Insurance Department (NHID) is requesting proposals for a contractor to provide an analysis of consumer needs and interests for health premium rate review information. This contract will continue through June 30, 2015.

GENERAL INFORMATION/INSTRUCTIONS

Pursuant to the NHID premium rate review grants, the NHID seeks assistance in identifying New Hampshire consumer needs and interests for information about health insurance premium rate review. The Affordable Care Act (ACA) requires a process for the annual review of health insurance premiums to protect consumers from unreasonable rate increases. Effective rate reviews must include a mechanism for engaging the public on proposed rate increases. Further, States are encouraged through the Funding Opportunity Award (FAO) for the Rate Review Grant program to make information on health insurance rates and the premium rate review process publicly available through transparency initiatives. NHID is interested in how best to engage NH consumers during the rate review process and how best to share information with NH consumers that protects competitive industry concerns while being transparent.

The Department is interested in an analysis of New Hampshire consumers' needs and interests related to information about rate filings, medical cost trends, and a health insurance company's justification for increases. The analysis should address --at a minimum -- the following strategies: a) how to use the internet to share information and how to test whether such use is meeting intended goals; b) minimum disclosure standards for insurers' relative rate increase information, d) whether to continue or how best to use the current public hearings process for reviewing rate increases; e) recommendations for timing of required notices that consider and balance industry competition concerns; f) how to meaningfully incorporate third-party websites and other available information; and g) recommendations on what role the NHID should play in these areas, given the role the federal government is playing.

Proposals should address how the vendor will gauge public opinion on these areas and shall include a timeline and process for the same. Vendors might conduct focus groups, statewide surveys or some other relevant research. A preliminary written report of the findings is due to the NHID by June 1, 2015. The contractor must make a public presentation of the findings during the month of June 2015, and a final report by June 30, 2015. The analysis and findings should be appropriate for public consumption.

Electronic proposals will be received until 4 pm local time, on December 29, 2014, at the New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, New Hampshire, 03301. Emails should be sent to alain.couture@ins.nh.gov and include in the subject line: RFP for Analysis of Consumer Needs.

Proposals should be prepared simply and economically, providing a straightforward, concise description of bidder capabilities that satisfy the requirements of the RFP. Emphasis should be on completeness and clarity of content.

PROPOSAL REVIEW

Evaluation of the submitted proposals will be accomplished as follows:

- (A) General. An evaluation team will judge the potential contractor capabilities and appropriateness for the services to the NHID.

Officials responsible for the selection of a contractor shall ensure that the selection process accords equal opportunity and appropriate consideration to all who are capable of meeting the specifications.

Failure of the applicant to provide in his or her proposal all information requested in this request for proposal may result in disqualification of the proposal.

- (B) Specific. A comparative scoring process will measure the degree to which each proposal meets the following criteria:

- (1) Contractor experience and qualifications.

- Specific skills needed for research and analysis of consumer needs.
- Good communication skills and the demonstrated ability to work with consumers, consumer groups and regulatory personnel are required.
- References for recent engagements by the vendor that reflect the skills appropriate for work on this project, including telephone numbers and specific persons to contact.
- Summary of experience, including a current resume for each individual expected to perform work under the proposal.

35 percent

- (2) Plan of Work/Timeline/Deliverables. The proposal must include:

- A work plan for conducting focus groups, the statewide survey and relevant research.
- A timeline for deliverables
- A final report and power point presentation.

35 percent

- (3) Derivation of cost for the staff time. The proposal should include the hourly or daily rate for individuals and an estimate of the amount of time each person might be expected to expend on the project. The proposal must also include a budget for the total expenses and must include not-to-exceed limits. The review committee will evaluate proposals based on the not-to-exceed limit, as that

amount will be used in the P-37 with Contractor. The response required pursuant to this part shall be sufficiently detailed to create a general expectation of the costs anticipated.

30 percent

(C) Conflict of Interest. The applicant shall disclose any actual or potential conflicts of interest.

(D) Other Information.

The proposal must include a listing of references of recent engagements of the Contractor that reflect the skills appropriate for work on this project, including telephone numbers and specific persons to contact.

Potential contractors may be interviewed by staff of the NHID.

The New Hampshire Insurance Department will accept written questions related to this RFP from prospective bidders with the deadline being December 8, 2014. Questions should be directed to Al Couture via email: alain.couture@ins.nh.gov

A consolidated written response to all questions will be posted on the New Hampshire Insurance Department's website: www.nh.gov/insurance, by December 11, 2014.

The successful bidder or bidders will be required to execute a state of New Hampshire Contract. A form P-37 contains the general conditions as required by state of New Hampshire purchasing policies and the Department of Administrative Services. Although this standard contract can be modified slightly by mutual agreement between the successful bidder and the New Hampshire Insurance Department, all bidders are expected to accept the terms as presented in this RFP. Any required modifications to the P-37 must be explicitly stated in the proposal.

All proposals will be publicly opened at the above stated date and time. Proposals received after the above date and time will not be considered. The state reserves the right to reject any or all proposals.

The NHID plans to seek Governor and Council approval of the contract at the end of January 2015. NHID will look to obtain all necessary documentation for state contracts from the winning bidder in early January 2015.

Bidders should be aware that New Hampshire's transparency law, RSA 9-F, requires that state contracts entered into as a result of requests for proposal such as this be accessible to the public online. Caution should be used when submitting a response so that trade secrets, Social Security numbers, home addresses and other personal information are not included.